

## **ABSTRACT OF THE DISCLOSURE**

The present invention is directed to a system and methods for creating and maintaining subscriber accounts to access digital media content. In one preferred embodiment, accounts and sub-accounts are created with access restrictions being selectively imposed among the accounts and sub-accounts. When the accounts are used to gain access to digital media content (e.g., video on demand), such restrictions may take the form of spending limits, viewing content, and viewing times. In another preferred embodiment, the spending of each account is tracked and a debit posted upon the first occurrence of either the account attaining a selected spending limit, or a selected interval of time elapsing. In another embodiment, account holders are grouped based on a shared characteristic. Targeted marketing is then presented to the group based on the shared characteristic.